

Ansvar Care Products Comparison



Why choose Care and Welfare?

- New and improved, bespoke policy catering for care homes, wraparound childcare and care-related services
- Full cycle web product for simple risks, providing a streamlined experience with minimal questions to obtain a quote and a wide appetite including groups with:
 - An income up to £1 million
 - A wage roll up to £500,000
 - Up to five locations
- Easy to follow, trade driven, competitive rating structure with premiums from £90 plus IPT
- A policy level minimum premium, ensuring no big jumps when adding on additional sections of cover
- Embedded Equipment Breakdown cover £5 million (including £500k for computers)
- 0% interest free instalments
- Up to 15% no claims discount for Property and Liabilities covers
- Direct access to a dedicated team of underwriters for support and assistance when required

Product name	Care Home FA50 (2014)	Care and Welfare FA72 (2024)
General details		
Distribution channel(s)	Internally underwritten	Ansvar online platform Internally underwritten
Target market	Charity and Christian run care homes which provide accommodation and care to older people or people with a physical disability or dementia	Organisations providing care and welfare services, including care homes, supported accommodation and domiciliary care services, nurseries, after school and school holiday clubs
Eligibility limits	Care homes with a maximum of 60 beds	Internally underwritten business does not have upper limits for income, wage roll or assets For any business written online, limits for income at £1,000,000 and wage roll at £500,000 apply
Risk management	See ansvar.co.uk for risk management guidelines Employment manual (DAS)	See ansvar.co.uk for risk management guidelines Employment manual (DAS)
Helplines	Emergency assistance Emergency glass replacement Legal advice Tax advice Counselling	Emergency assistance Emergency glass replacement Legal advice Tax advice Counselling Risk advice
PR helpline & legal costs	No	Yes

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Property Damage section		
Specified perils / All risks	Specified perils including Accidental Damage and subsidence	Specified perils Accidental Damage and subsidence optional
Excess	£250 £1,000 for Subsidence	£100 £1,000 for Subsidence
Basis of cover	Traditional reinstatement Average, if sum insured is less than 85%, when damaged Indemnity (clothing and linen)	Traditional reinstatement Average, if sum insured is less than 85%, when damaged Indemnity (clothing and linen)
Inflation provision	Index linking as standard Day One inflation protection available	Index linking as standard 15% Day One inflation protection included
AD to underground pipes & cables	Included	Included (£10,000 any one claim)
Bequeathed property	Not available	Buildings - £250,000 for any claim Contents - £25,000 for any claim (£2,500 any one item)
Buildings works	Only for decoration or minor repair	Contract works up to £25,000
Capital additions	10% of the buildings or contents sum insured or £250,000, whichever is the less	10% of the buildings or contents sum insured or £250,000, whichever is the less
Damage by emergency services	£10,000 for any claim	£10,000 for any claim
Statutory regulations & public authorities	15% of the buildings sum insured	15% of the buildings sum insured
Extinguisher and alarm resetting expenses	£5,000 for any claim	£5,000 for any claim
Freezer contents	Separate policy section	£5,000 all claims any one period of insurance (£2,500 any one unit)
Glass, sanitary fixtures and signs	£10,000 any one claim	Up to the sum insured for buildings or contents
Loss of metered water or gas	Not available	£5,000 for any claim
Loss or theft of keys	£2,500 all claims any one period of insurance	£5,000 all claims any one period of insurance

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Property Damage section		
Property in the open	£2,500 for any claim	£10,000 all claims any one period of insurance
Raffle prizes and donated goods	£5,000 for any claim (£2,500 any one item)	£5,000 for any claim (£2,500 any one item)
Sale of the building	Not available	Included
Terrorism	Optional	Optional - With or without Non-Damage cover
Theft of external metalwork	£25,000 for any claim	£25,000 for any claim
Trace and access	£25,000 for any claim	£25,000 for any claim
Any other extensions / covers	Transfer of interest Clearing of drains (£10,000 for any claim) Non-invalidation Additional interests Theft damage to buildings (available under Contents) Debris removal (10% of total sum insured under Contents) Temporary removal of contents (£2,500 for any claim) Property of visitors (£500 any claim for any one visitor) Exhibitions (£2,500 any one item, £5,000 any one claim) Additional contents acquired (up to 10% of Contents sum insured) Hired-in property (£2,500 any one item, £5,000 any one claim) Seasonal stock increase (25% increase) Discharge of oil (£5,000 for any claim)	Homeworkers equipment and Temporary removal (£2,500 anyone one item / £5,000 for any claim) Theft damage to buildings (£25,000 for any claim) Property of Employees/Members/Visitors (£2,500 any claim for any one resident/employee) Debris removal (total sum insured for section) Seasonal stock increase (£5,000 increase) Clearing of drains (£25,000 for any claim) Tenants subrogation waiver Discharge of oil (£5,000 for any claim) Bees and wasps nests (£500 for any claim) Environmental improvements (Lower of 10% of any claim, 10% of Buildings sum insured, or £500,000) Architects', surveyors', consulting engineers and legal fees (for the preparation of a claim) Non-invalidation Additional interests Aerials and satellite dishes Exhibitions, outside catering and fund-raising (£2,500 for any one item, £5,000 for any one claim)

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Business Interruption section		
Basis of cover	Loss of income Extra expenses	Loss of income Increased cost of working Rental income Additional increased cost of working
Prevention of access - non-damage (Bomb scare, emergency action)	£2,500 for any claim 4 hour time franchise	£2,500 all claims any one period of insurance 4 hour time franchise
Book debts	Separate policy section	£25,000 for any claim
Death of patron	Not available	(included within Reputational Risks section £25,000 all claims any one period of insurance)
Exhibition expenses	£5,000 for any claim	£10,000 for any claim
Failure of telecommunication services	£10,000 for any claim	£10,000 for any claim
Prevention of access - damage	Business Interruption sum insured	Business Interruption sum insured
Murder, suicide, food poisoning, defective sanitation, vermin	Lower of 25% of sum insured or £250,000	Lower of 25% of sum insured or £250,000
Suppliers & customers extension	£10,000 for any claim	£10,000 for any claim
Failure of supply	£10,000 for any claim (the terminal point of supply authority feed at the premises)	£10,000 for any claim (the terminal point of supply authority feed at the premises)
Utilities - damage at the premises of electricity, gas, water or telecommunications supplier	Business Interruption sum insured	£500,000 for any claim
Loss of registration	Separate policy section	£100,000
Any other extensions / covers		Alternative accommodation (Maximum £100,000 for any period of insurance)

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Liabilities - Employers' section		
Limit of indemnity	£10,000,000 for any claim £5,000,000 for any claim relating to terrorism	£10,000,000 for any claim £5,000,000 for any claim relating to terrorism
Volunteers included in definition of Employee	Yes	Yes
Compensation for court attendance	£250 a day per person	£250 a day per person
Corporate manslaughter	£1,000,000 all claims any one period of insurance	£2,000,000 all claims any one period of insurance and in total if Public Liability cover applies
Health & Safety at Work etc. Act / Prosecution defence costs	£500,000 for any claim	£500,000 for any claim or total if Public Liability applies
Unsatisfied court judgements	Up to indemnity limit	Up to indemnity limit
Indemnity to other persons	Yes	Yes
Any other extensions / covers		

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Liabilities - Public and Products section		
Limit of indemnity	£2M/£5M/£10M	£2M/£5M/£10M
Compensation for court attendance	£250 a day per person	£250 a day per person
Consumer Protection Act / Prosecution defence costs	£500,000 for any claim	£500,000 for any claim or total if Employers' Liability applies
Contingent motor liability	Yes	Yes
Corporate manslaughter	£1,000,000 all claims any one period of insurance	£2,000,000 all claims any one period of insurance and in total if Employers' Liability applies
Cross liabilities	Yes	Yes
Data protection	£100,000 any claim including costs and expenses	£1,000,000 any one period of insurance following civil action, £100,000 any one period of insurance following criminal cases
Defective Premises Act	Yes	Yes
Food Safety Act	£500,000 for any claim	£500,000 for any claim or total if Employers' Liability applies
Health & Safety at Work etc. Act	£500,000 any claim	£500,000 for any claim or total if Employers' Liability applies
Indemnity to other persons	Yes	Yes
Overseas personal liability	£2,000,000 per claim including costs and expenses	£2,000,000 for any claim
Wrongful arrest	£25,000 all claims any one period of insurance including costs and expenses	£25,000 all claims any one period of insurance including costs and expenses
Any other extensions / covers	Hired or rented premises Residents' and resident staff personal liability (up to £2,000,000 per claim including costs and expenses) Malpractice Residents' property (£25,000 any claim)	Hired or rented premises Second-hand goods (Products Liability) Property Owners' Liability Residents' and resident staff personal liability (£2,000,000 any one claim) Treatment malpractice (up to indemnity limit) Residents' property (£10,000 any one article, £25,000 any one claim)
Any significant conditions	Various special requirements	Special requirement for 'Safeguarding policy for children or vulnerable adults' Activities endorsement (exclusion of certain high risk activities)

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Trustees' and Directors' Indemnity section		
Limit of indemnity	Not available	£100k/£250k/£500k/£1M/£2M/£5M
Emergency costs and expenses		Included. 10% aggregate limit
Environmental defence costs		£100,000 all claims any one period of insurance
Extended reporting period		Included - 60 days
Investigation costs		£100,000 all claims any one period of insurance
Loss of documents		£50,000 all claims any one period of insurance
Retired trustees		Included up to 6 years
Any other extensions / covers		Spouses Legal representatives Court attendance expenses

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Legal Expenses section		
Limit of indemnity	£250,000	£250,000
Contract disputes	Included	Included
Debt recovery	Included	Included
Employment disputes and compensation awards	Included	Included
Employment practice legal protection	Included	Included
Legal defence	Criminal pre-proceeding cover Criminal prosecution defence Data protection Wrongful arrest Formal investigations and disciplinary hearings Statutory notice appeals Jury service and court attendance	Criminal pre-proceeding cover Criminal prosecution defence Data protection Wrongful arrest Formal investigations and disciplinary hearings Statutory notice appeals Jury service and court attendance
Employee civil legal defence	Not available	Included
Personal injury	Included	Included
Property protection	Included	Included
Service occupancy	Included	Included
Statutory licence protection	Included	Included
Tax protection	Included	Included

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Cyber		
Limit of indemnity	Not available	£25,000/£50,000/£100,000
* Cyber liability * Data-breach expense * Computer system damage, data, extra cost and loss of income	Not available	Standard cover
Cyber crime	Not available	Standard cover
Avoiding corruption	Not available	£15,000 all claims any one period of insurance
Security audit	Not available	£15,000 all claims any one period of insurance
Investigation cost	Not available	£15,000 all claims any one period of insurance
Loss prevention measures	Not available	£15,000 all claims any one period of insurance
Temporary and fast-tracked repair	Not available	£15,000 all claims any one period of insurance
Accountants' fees	Not available	£15,000 all claims any one period of insurance
Fines and penalties	Not available	£15,000 all claims any one period of insurance
Any other extensions / covers		Non-invalidation More than one insured

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Equipment Breakdown		
Limit of indemnity	Not available	£5,000,000 all claims any one period of insurance (includes £500,000 for computer equipment at the insured premises and £5,000 for portable computers anywhere in the world)
Away from the premises	Not available	Section limit applies
Reinstatement of data and computer increased cost of working	Not available	£50,000 any one accident for reinstatement of data £50,000 any one accident for increased cost of working
Business interruption	Not available	£100,000 all claims any one period of insurance for business interruption £50,000 all claims period of insurance following damage to property at a third party premises interrupting your business
Public relations	Not available	£25,000 any one accident
Hazardous substances	Not available	£10,000 any one accident
Expediting expenses	Not available	£20,000 any one accident
Statutory legislation and public authorities	Not available	Section limit applies
Damage to own surrounding property	Not available	£2,000,000 any one accident
Hire of a substitute item	Not available	£10,000 any one accident
Storage tanks and loss of contents	Not available	£10,000 any one accident
Debris removal	Not available	£25,000 any one accident
Repair costs investigation	Not available	£25,000 any one accident
Additional access costs	Not available	£20,000 any one accident
Energy efficiency improvements	Not available	25% of the new replacement of damaged equipment or £25,000 whichever is less
Virus, hacking or denial of service	Not available	Excluded

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Other sections		
All Risks	Optional - selected sum insured	Optional - selected sum insured
Fidelity Guarantee	Not available	Optional - £5,000 limit, options to increase
Goods in Transit	Optional - selected sum insured	Optional - £1,000 limit, options to increase
Loss of Registration	Optional - £50,000 any one period of insurance	Available under Business Interruption section
Money	Optional - £5,000 any one period of insurance, £2,500 any one claim	Optional - £5,000 limit, options to increase
Motor Policy Compensation	Not available	Optional - £250 limit, options to increase
Personal Accident	Optional - £10,000 capital sum/£100 per week, options to increase	Optional - £10,000 capital sum/£100 per week, options to increase
Professional Indemnity	Not available	Optional - £100,000 limit, options to increase
Reputational Risks	Not available	Optional - £100,000 limit libel and slander and £5,000 crisis management. Options to increase
Terrorism	Optional	Optional
Refrigerated Contents	Optional - selected sums insured	Included under Property Damage